

member of the administrative board. Mr. Paton was also a member of the Masonic Lodge, Knights of Pythias, Veterans of Foreign Wars, and the American Legion.

Nat's friendliness, his welcoming smile, and his warm spirit will be remembered by many of us in Crockett as the personification of the hometown that we love.

We all share his family's profound grief in his passing, just as we have joined them in the celebration of his life.

We'll miss you, Nat.

#### CONGRATULATING TWILIGHT HAVEN

#### HON. GEORGE RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mr. RADANOVICH. Mr. Speaker, I rise today to pay tribute to Twilight Haven for 40 years of service to the elderly in our community.

Twilight Haven was the first care facility for the elderly in the Fresno area. It was also one of the first homes for the elderly in the state that provided independent and assisted living with nursing care at one location. Twilight Haven is a volunteer, non-profit organization with government assistance.

In 1957 a group of local leaders from the German community collaborated with a group of local churches to form the Twilight Haven Corporation. Over 700 people joined the organizers to form the initial corporation. Since the companies inception, 1500 people have become members and the corporation presently has 550 members. Although the corporation was initially established by members from local churches, it is fully independent and not a subsidiary of any religious organization. The Twilight Haven facility was opened in November of 1960 in Fresno. Over the course of its 40 year history, the facility has gone through vast renovation. Today, the facility can accommodate about 255 residents. The facility has served more than 6,000 senior citizens and their families.

Mr. Speaker, I want to pay tribute to Twilight Haven for serving the needs of the senior citizens in our community. I urge my colleagues to join me in recognizing Twilight Haven for its many years of providing outstanding care to the elderly in Fresno.

#### IN HONOR OF RALPH STANLEY, A MASTER FOR MASS TRANSIT

#### HON. STENY H. HOYER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mr. HOYER. Mr. Speaker, I rise today to pay tribute to Mr. Ralph Stanley. Mr. Stanley recently passed away, leaving behind him a legacy of outstanding public and private sector work in the transportation arena. Throughout his career Mr. Stanley established, among other things, a true expertise for mass transit projects.

Mr. Stanley was a graduate of Princeton University and Georgetown University Law School.

He joined the Transportation Department in 1981, serving as chief of staff to Transportation Department Secretaries Drew Lewis and Elizabeth Dole. He then served as the chief of the U.S. Urban Mass Transportation Administration for four years. During this time I worked closely with Mr. Stanley, particularly in the expansion of Metro for the Washington Metropolitan area. Had it not been for our working relationship, the vast system of public transportation we all enjoy today would not have been possible.

Mr. Stanley found the Virginia Toll Road Corporation in 1988 and spent four years as chief executive. In 1992, he became vice president for infrastructure and development for Bechtel. While at Bechtel, Mr. Stanley helped direct the expansion of the light rail transit system in Portland, Oregon, as well as the economic development of the land near the rail expansion.

Mr. Speaker, although Mr. Stanley and I did not always find ourselves on the same side of public policy issues, he was fair, forward looking and supportive of the transportation projects on which we worked together. Mr. Stanley was dedicated to create a better and more efficient transportation system for that we are grateful.

#### HONORING THE FREEDOM TOWER

#### HON. PETER DEUTSCH

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mr. DEUTSCH. Mr. Speaker, since its inception, the United States has been a safe haven for those less fortunate. A Nation built around those seeking religious or political freedom. A new chance. A fresh start. Opportunities for themselves, and for their children and their children's children. And so, Mr. Speaker, I rise today to honor a symbol of our Nation's freedom; one that has already welcomed generations of new Americans to our shores: the Freedom Tower.

The defining landmark of the Miami skyline for nearly 80 years, the Freedom Tower has represented to Cuban exiles the principals upon which our nation is based. And now the Freedom Tower is undergoing a well-deserved \$40 million transformation to become an interactive museum, library, and research center that will chronicle the experiences, hardships and triumphs of Cuban exiles on their journey to South Florida.

Originally the home to a Miami newspaper, the Tower became the Cuban Refugee Emergency Center in 1962 and remained so for over a decade. Known as "El Refugio," the Freedom Tower served as Florida's Ellis Island to the 450,000 refugees that made the journey.

Mr. Speaker, the Freedom Tower has already meant so much to the South Florida community. And a year from now this distinguished Miami landmark will take on new meaning. It will teach new generations of Americans about the history of Cuban refugees and how their bravery and belief in American ideals has shaped and bettered South Florida as well as all of America.

#### ROCHESTER INSTITUTE OF TECHNOLOGY HONORS PROVIDIAN FINANCIAL

#### HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mr. LaFALCE. Mr. Speaker, I have addressed the House on numerous occasions in recent years as a critic of the credit card industry and its marketing practices. Today, I would like to share with my colleagues a different story, of how two very different institutions have joined to recognize not only a significant business turnaround, but a change in practices that have enormous consequence for consumers.

One of these institutions is the Rochester Institute of Technology in Rochester, New York, one of the world's outstanding centers of learning in the areas of business and technology. It is also located in Monroe County, one of the four counties I have the honor of representing. The other is Providian Financial Corporation, a financial services company and a major national issuer of credit cards based in San Francisco, California.

Earlier this month, the Rochester Institute of Technology joined with USA Today in awarding Providian the 2001 Quality Cup award for achievement in customer service. The award recognized Providian for the enhanced customer satisfaction program initiated by the company in May 1999 to address consumer complaints and litigation. Under this program, Providian has implemented more than 200 initiatives in the areas of customer outreach and communications, complaint processing, customer service and marketing practices. The results have provided a dramatic turnaround for the credit company. Since 1999, Providian's customer accounts have increased 60 percent and its assets have grown by 78 percent. At the same time, consumer complaints have declined 40 percent and customer attrition rates have dropped 38 percent.

The Quality Cup award was instituted by the Rochester Institute and USA Today in 1991 to recognize and foster quality in American business. It has been awarded annually to businesses, government and educational institutions, and health care organizations who use teamwork and total quality management to reduce costs, solve problems, increase productivity and enhance consumer service. This year, a judging panel consisting of Rochester Institute faculty, together with outside academics, industry consultants and quality experts, considered 146 nominees ranging from Fortune 500 corporations to small businesses. In addition to recognizing Providian in the customer service category, winners were also selected in the categories of government, health care, manufacturing and small business.

The recognition of the Rochester Institute and USA Today symbolizes the dramatic changes Providian has achieved in less than two years. Until recently, the company was mired in controversy and litigation. Late last year, Providian agreed to pay \$105 million to settle earlier class action litigation that alleged that Providian had routinely charged credit card accounts for products and services that consumers had not approved or authorized. The settlement was Providian's second within a year. In June, it also agreed to pay \$300

million to settle an enforcement action by the Comptroller of the Currency involving marketing practices that the Comptroller described as a "pattern of misconduct to mislead and deceive consumers."

Since implementing its customer satisfaction program in 1999 Providian has completely restructured its consumer marketing and customer relations operations. Particularly impressive has been Providian's willingness to go beyond the minimal requirements in Federal law relating to consumer protection, both in providing consumers with large type, plain-English explanations of credit card terms, as well as providing additional protections for their customer's confidential financial and personal information.

I want to congratulate Providian for the dramatic turnaround it has achieved and for its strong and growing commitment to customer satisfaction. I also wish to commend the Rochester Institute of Technology for its continuing efforts to recognize and promote excellence in business practices and consumer service.

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IN MEMORY OF REV. VINCENT J. MORAGHAN

**HON. DENNIS J. KUCINICH**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mr. KUCINICH. Mr. Speaker, I rise today to honor the memory of the Reverend Vincent J. Moraghan for his service to the Cleveland community. He has served as a spiritual leader and mentor to many individuals for nearly four decades.

Rev. Moraghan began his life of religious leadership when he was ordained in 1965. Early in his journey, he served as Director of St. Vincent High School in Akron and later as Associate Superintendent of Schools in the Diocese of Cleveland. I believe there are few roles more honorable than those in the field of education.

Throughout his distinguished career, Rev. Moraghan served as Associate Pastor to a variety of Parishes before developing the new mission of St. Matthias Parish of Parma, where he was the first Senior Pastor. More recently he held the position of Pastor at the Holy Name Parish in Cleveland. During this period, he served as Dean of the Southeast Cleveland Deanery. In the last years of his life, Rev. Moraghan graciously worked as Chaplain at the Cleveland Clinic.

I was honored to attend the funeral of this incredibly compassionate man. Reverend Vincent Moraghan has had a profound impact on the lives of many individuals including family, friends, and the community. He will be dearly missed.

My distinguished colleagues, I ask you to join me in honoring the memory of Reverend Vincent J. Moraghan.

**HONORING JIM TRAVIS OF NASHVILLE, TENNESSEE ON THE OCCASION OF HIS RETIREMENT FROM WSMV—CHANNEL 4 NEWS**

**HON. BOB CLEMENT**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mr. CLEMENT. Mr. Speaker, I rise today to honor Mr. Jim Travis of Nashville, Tennessee, on the occasion of his retirement from WSMV—Channel 4 after twenty years working as a political reporter for the station. Travis is often referred to as the "Dean of Nashville Political Reporters" due to his thirty-plus-years experience covering Tennessee politics, first at the local ABC affiliate, where he spent ten years on-air, and then upon moving to the NBC affiliate.

While Jim's retirement is well deserved, his presence on Nashville television will be greatly missed. Travis began his journalism career as an announcer in Oklahoma at the University of Tulsa campus radio station more than forty-one years ago. After college, he spent several years working at television and radio stations in Alabama.

In 1970, Travis made his move to Nashville, Tennessee, working for the local ABC affiliate which made the transition from Channel 8 to Channel 2 during that time period. He furthered his education, graduating from the University of Tennessee at Nashville with a Bachelor of Science degree in Business and Economics.

Beginning in the seventies, he made his mark on Tennessee politics, covering the administrations of Governors Dunn, Blanton, Alexander, McWherter, and Sundquist, as well as numerous sessions of the Tennessee General Assembly.

Jim's institutional knowledge of Tennessee politics and political figures is legendary. In 1982, Jim was awarded the coveted George Foster Peabody Award for excellence in journalism, along with several of his colleagues at WSMV—Channel 4. In recent years his coverage of the ongoing budget debate in the Tennessee General Assembly has garnered high ratings for the station time and again.

Although he has always been first and foremost a journalist, Jim enjoys bluegrass and classical music, as well as operating a ham radio and amateur photography. His love of ham radio began years ago, as a child, and while serving as a radio operator in the U.S. Army from 1963–1965.

Jim is also known for his love of life and close observation of personalities and people. Perhaps those traits have best served him in his chosen field along with his quiet smile and discerning demeanor.

Jim Travis is a beloved figure whose work has impacted literally thousands of Tennesseans over the airwaves during his career. He will be greatly missed upon his retirement, but deserves the very best that life has to offer both now and in the years to come.

**INTRODUCTION OF THE MEDICARE DIALYSIS BENEFIT IMPROVEMENT ACT JUNE 19, 2001**

**HON. DAVE CAMP**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mr. CAMP. Mr. Speaker, today I am pleased to introduce the Medicare Dialysis Benefit Improvement Act of 2001. This legislation takes important steps to help sustain and improve the quality of care for the more than 250,000 Americans living with end-stage renal disease (ESRD). More specifically, this legislation provides the Medicare reimbursement for a routine fourth dialysis treatment for End-Stage Renal Disease (ESRD) beneficiaries who require more than three dialysis treatments per week.

Currently, Medicare's composite rate for hemodialysis for the individuals with ESRD is a one size fits all reimbursement system. This is despite the fact that more than 250,000 individuals with ESRD come in all ages, shapes, sizes and health statuses. Historically, the standard frequency for hemodialysis treatments to remove excess fluid and accumulated toxins has been three times a week. Simply increasing the usual thrice weekly four hour treatment sessions will not solve a problem as there are diminishing returns for longer sessions and this would decrease the rehabilitation potential of these patients and increase noncompliance.

It is estimated that only 10–15 percent of patients would actually receive a fourth treatment a week. While Medicare rules allow payment for additional hemodialysis treatments beyond the standard three times a week on a case by case basis for fluid overload, pericarditis and a few other unusual conditions, Medicare's fiscal intermediaries rarely approve claims for more than three treatments per week.

Furthermore, this legislation takes into consideration the Medicare Payment Advisory Commission (MedPAC) report recommendation of a 2.6 percent increase to sustain patients' access to dialysis services in the 2002. This proposal would help ensure all dialysis providers receive the reimbursement that is in line with increasing patient load and quality requirements. The dialysis reimbursement is the only Medicare provider reimbursement that does not include an annual inflation adjustment. Therefore the only way in which dialysis reimbursement can be updated is by Congressional action.

As Congress considers further improvements to the Medicare program, I urge my colleagues to support this important effort to ensure patients with kidney failure continue to have access to quality dialysis services. I thank my colleagues for working together on this bipartisan proposal.

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**TRIBUTE TO NORM KIRSCHENBAUM**

**HON. GRACE F. NAPOLITANO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 19, 2001*

Mrs. NAPOLITANO. Mr. Speaker, I rise today to honor one of California's prominent